

FISCAL NOTE

SB 1789 - HB 1653

February 24, 2005

SUMMARY OF BILL: Requires that all loans for residential real property be closed only in the office of the lender or agent of the lender.

ESTIMATED FISCAL IMPACT:

MINIMAL

Assumption:

- No fiscal impact on the Department of Financial Institutions.

CERTIFICATION:

This is to duly certify that the information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink, appearing to read "James W. White". The signature is fluid and cursive, with the first name "James" written in a smaller, more compact script than the last name "White".

James W. White, Executive Director